

**From:** Hbpshp@aol.com on 03/02/2005 01:42:03 PM

**Subject:** Truth in Lending

RE Docket No. R-1217  
"Truth in Lending"

Gentlemen,

May I suggest that nothing be changed except possibly plain language to clarify the details.

Additionally, I favor

- Requiring a "Schumer Box," which discloses abbreviated credit-card pricing terms on credit-card solicitations, on the final agreement after a credit card is issued.
- Especially requiring a lender to issue a simplified table in the "change in terms" notice, showing pricing "before" and "after" the change

Regards

**Bruce**

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**"Isn't it funny how we believe what the newspapers say,  
but question what the Bible says."**